

# PSYCHOLOGICAL FACTORS AS PREDICTORS OF TURNOVER INTENTION AMONG EMPLOYEES OF POST- CONSOLIDATION BANKS IN NIGERIA

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## Abstract

Employees' turnover intention is a major problem facing the banking industry in Nigeria especially in this post-consolidation era. However, earlier studies on employees of post-consolidation banks in Nigeria paid less research attention to this negative job attitude. In particular, little research attention was paid to the influence of job satisfaction, social support, and emotional intelligence on turnover intention among bank employees in Nigeria. This present study therefore investigated the influence of job satisfaction, social support, and emotional intelligence on turnover intention among post-consolidation bank employees in Nigeria. A total of 215 bank employees (106 males; 109 females) from 4 commercial banks in Lagos, Nigeria whose ages ranged from 26 to 55 with mean age of 19 years ( $SD = 3.19$ ) participated in this study. Validated scales were used for data collection. Multiple regression analysis was used to test the study hypotheses. The result showed that job satisfaction ( $\beta = -0.30$ ;  $t = 5.43$ ;  $p < 0.05$ ), social support ( $\beta = -0.25$ ;  $t = -3.12$ ;  $p < 0.05$ ), and emotional intelligence ( $\beta = -0.36$ ;  $t = -5.88$ ;  $p < 0.01$ ) significantly and independently predicted turnover intention among bank employees. Furthermore, the results showed that the three psychological factors (i.e., job satisfaction, social support, and emotional intelligence) had a joint influence on turnover intention [ $F(1, 211) = 23.43$ ;  $p < 0.05$ ]. Therefore, management and human resource personnel of various post-consolidation banks in Nigeria should design intervention strategies using the variables implicated in this study to reduce turnover intention of their employees.

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**Keywords:** Job satisfaction, social support, emotional intelligence, turnover intention, bank employees, Nigeria

## **Introduction**

The goal of every organisation is to make high productivity, profit (especially if it is a profit-oriented organisation), and render good quality of services. These goals can only be realised with employees' efforts, supports and contributions. This is because employees are partly responsible for the achievement of organisation's goals and strategy. But when these employees are thinking of quitting or leaving (i.e., turnover intention) the jobs and the organisation, the aims and objectives of the organisation might not be achieved. This is because turnover intention is a negative job attitude that could result to employees' turnover (i.e., loss of employee). Loss of employees may have a detrimental effect on the organisational performance, productivity, and effectiveness. It may also increase the recruitment, selection, and training cost and increase the workload of the remaining employees in the organisation.

There is no place more suitable to study turnover intention than the banking industry in Nigeria. This is because employees' turnover intention is greater than it's expected and it has become a major threat to the existence of most of these post-consolidation banks (Ojedokun, 2008). Thus, bank managements are showing serious concern to this problem because of the deleterious effect it can have on the organisation.

Turnover intention or intention to quit or leave (as used interchangeably in literature) is an individual desire or willingness to quit or leave employer organisation (Tett & Mayer, 1993; Elangovan, 2001). According to Price (2001), it is not just intending to quit the location, but the work role, the job, and also the organisation. Turnover intention has been found to be one of the major determinants of turnover behaviour (i.e., quitting behaviour) (e.g., Price, 2001; Brigham, Castro, & Shepherd, 2007). Therefore, when bank employees' nurture turnover intention and this is not checked, it might result to high loss of employees (i.e., employees' turnover). Loss of employees or employees' turnover can cause psychological distress, reduce productivity, quality of service, and increase recruitment cost (Powell & York, 1992; Mourad & Mustapha, 2007). It can also lead to work overload, mistrust, disruption in workflow, and further turnover (Wagner, 2010; Miller, 2010). These may jeopardize the banking financial system in Nigeria.

Although, considerable amount of researches has been carried out on bank employees in Nigeria, most of these studies paid more research attention to productivity (Oloyede,

2006), organisational commitment (Oluwafemi & Balogun, 2008), occupational burnout (Ogungbamila, 2010), and fraudulent intent (Owolabi & Babalola, 2011). Meanwhile, less research attention has been devoted to bank employees' turnover intention. Specifically, there is paucity of empirical studies on the influence of job satisfaction, social support, and emotional intelligence (psychological factors) on turnover intention among bank employees in Nigeria. This is a serious problem to banks because as good as the Central Bank of Nigeria (CBN) policy reforms are, such policies may not yield the desired results if the employees who are to execute the policy are thinking of quitting the organisation.

### **Aim**

The aim of this study is to investigate the influence of psychological factors (i.e., job satisfaction, social support, and emotional intelligence) on turnover intention among employees in post-consolidation banks in Nigeria. Exploring turnover intention from this direction might help proffer enduring solution to bank employees' turnover intention in Nigeria.

### **Job Satisfaction and Turnover intention**

Like employees of other organisations, bank employees also give different evaluation of the job they do. The outcome of the evaluation reveals whether the job is satisfying or not. Job satisfaction is a positive emotional state resulting from the appraisal of one's job or reactions to work experiences, how workers feel about their jobs, aspect of their jobs, and work situations (Spector, 1997; Landy & Conte, 2004). It is the extent to which a worker feels positively or negatively about the internal and/or external domain of his/her job (Bhuiyan & Menguc, 2002) or the contentment and enjoyment employees felt on their job.

The more an employee derives satisfied from this/her job, the more he/she is motivated and committed to the job (Cooper-Hakim & Viswesvaran, 2005; Adebayo & Ogunsina, 2011). Employees who are satisfied and committed are more likely to attend work, stay with an organisation, be punctual to work, perform well than employees who are not satisfied (Tett & Mayer, 1993; Koslowsky, Sagie, Krausz, & Singer, 1997; Judge, Thoresen, Bono, & Patton, 2001; LePine, Erez, & Johnson, 2002). Job satisfaction has also been strongly associated with high level of organisational commitment, job performance, and psychological well-being (Judge, et al., 2001; Limbert, 2004).

Many factors contribute to the antecedents of employees' job dissatisfaction. Some of these factors include but not limited to pay or salary (Banjoko, 1996), unavailability of job,

personality, self-esteem, self-efficacy (Judge, Locke, Durham, & Kluger, 1997), life satisfaction (Judge, Locke, Durham, & Kluger, 1998), culture (Sousa-Poza & Sousa-Poza, 2000), equipment (Oladele, 2009). Causes of job dissatisfaction have also been documented in literature. The causes include: transfer inconveniences, poor equipment (Oladele, 2009), low salaries, poor benefits, lack of job security, poor recognition and lack of flexibility in scheduling (Albaugh, 2003). Furthermore, dissatisfaction can result from high emotional exhaustion and burnout, lack of organisational support, and organisational climate (Davey, Obst, & Sheehan, 2001; Bokti & Talib, 2009; Ahsan, Abdullah, Fie, & Alam, 2009).

In same manner, bank employees' job dissatisfaction can be triggered by these factors. For example, it has been noted that high job targets or demands, lack of shifting, dual obligation of protecting the banks and its customers, emotional demands, and time pressure (Ogungbamila, 2010; Ojedokun, 2008, Ogungbamila, 2010), changes in the task, high pressure to balance transaction of the day, increase paper work are common stressors in the banking industry (of Nigeria) that increased the conflicting demands on bank employees. These stressors may evoke stress, which may in turn result to job dissatisfaction and turnover intention in cases where they exceed bank employees' coping/adaptive capability.

The connection between job satisfaction and turnover intention has been documented. For example, Ojedokun, (2008) reported that the higher the level of employees job satisfaction the less think of leaving their job. Similarly, Purani and Sahadev (2007) used a job satisfaction multi-faceted construct as predictor variable and examine its impact on intention to leave among the sales personnel in India. They found that employees with long stay at workplace had higher level of job satisfaction and would not incline to quit. Adeyemo and Afolabi (2007) found a negative association between job satisfaction and withdrawal cognition (intention to quit). In the study of Brough and Frame (2004), it was found that as job satisfaction increases, turnover intention also increases. A direct linked between job satisfaction and turnover intention was also reported by Blackburn (2000).

### **Social Support and Turnover Intention**

Social support is a supportive or helpful social interactions or exchanges of resources between people in both formal and informal relationships. It refers to the degree to which employees perceived that co-worker offer them support, encouragement and concern (O'Driscoll & Cooper, 2002; Way & MacNeil, 2006). Co-workers support constitutes an important source of support especially when task accomplishment allows employees to interact with their co-workers.

Social support may take different forms in the workplace, including affective support (i.e., love, liking and respect), confirmation (i.e. confirming the moral and factual “rightness” of actions and statement), and direct help (e.g. aid in work, giving information, or money) (Burke, Borcki & Hurley, 1992; Freese, 1999), emotional support, appraisal support, instrumental support and informational support (Beehr, Jex, Stacy & Murray, 2010).

Employees who receive high social support are often more willing to stay with the organisation than their counterparts. This is because social support helps employees to realize their socio-emotional needs (e.g. affiliation, esteem, approval), and signals the availability of aids when needed (Watson, 2000). It also conveys feelings of energy, enthusiasm, and general feelings of positive affect (Watson, 2000). Researches have also indicated that when co-worker or supervisor is supportive of subordinates, this treatment often lead to favourable outcomes for the employee and the organisation such as reduced stress, turnover intention and increase commitment, increase productivity, and enhanced performance (Bakker, Demerouti, & Schaufeli, 2003; Eisenberger, Stinglahamber, Vandenberghe, Sucharski, & Rhoades, 2002; Lee, 2004). Therefore, it is expected that bank employees who perceived high social support on their job will be attached, committed, dedicated to their job.

### **Emotional intelligence and Turnover intention**

Although the construct of emotional intelligence is relatively new, it has enjoyed unprecedented attention from scholars in the past two decades. Emotional intelligence is one’s ability to recognize one’s own feelings and others feelings, to differentiate among them, and to use the information to manage one’s thinking and behaviour (Salovey and Mayer, 1990). It is the ability of an individual to understand, adjust, express emotions and adapt to environmental or work pressure (Bar-On, 2002). Generally, emotional intelligence represent encompasses; self-awareness, self-regulation, empathy, motivation, social skills, good character, honesty, impulse control, flexibility, reality testing, and trust (Goleman, 1998).

An employee who is emotionally intelligent is an individual who is optimistic, happy, and have the ability to manage, change, adapt, and solve stressful situations and strong emotions without falling apart but by actively coping with stress (Carmeli, 2003). The fact that some bank employees are academically intelligent may not prevent them from developing negative job attitude like turnover intention. Goleman (1998) and Sjoberg (2001), for instance, identified emotional intelligence as major a psychological factor that influences behavioural and attitudes of workers in different organisations. Being emotionally intelligent also helps a person to focus on the resolution, rather than the reasoning (who is at fault).

Emotionally intelligent individual has the ability and ideas of how avoid dysfunctional emotions and use this in adaptive ways to alleviate feelings of frustration, anger, depression, anxiety and sadness that may activate their intention to quit.

According to past findings, emotional intelligence and turnover intention relationship has been proved to be negative (Goleman, 1998; Hall, 2010). Particularly, Ajay (2009) have supported this argument and through his study he has reported that employees with high emotional intelligence develop less turnover intention. In another study, Carmeli (2003) reported a negative relationship between emotional intelligence and intention to quit. The study of Adeyemo and Afolabi (2007) also lend credence to this argument. Their result showed that low level of emotional intelligence increase the likelihood of withdrawal cognition (thinking of quitting, intention to search, and intention to quit) among female media practitioners. It would therefore be plausible to say that bank employees who have high level of emotional intelligence may be less sensitive to turnover intention. This is because they may have the ability to put themselves in positive affective state (such as not becoming despondent in the face of frustration), take advantage of and regulate their emotions and emotions of others. They may feel more secure in their ability to control and influence life events and pressure from workplace that may trigger turnover intention.

### **Hypotheses**

1. Job satisfaction, social support, and emotional intelligence will independently significantly predict turnover intention.
2. Job satisfaction, social support, and emotional intelligence will jointly significantly predict turnover intention

### **Method**

#### **Research Design**

This study adopted a correlational-survey design. This design is appropriate because the study cut across various unit/department of the banks that participated.

#### **Participants and Procedure**

A total of 215 bank employees participated in the study. They were drawn from four commercial banks in Lagos, Nigeria using accidental sampling technique. The participants comprised of 106 (49.30%) males and 109 (50.70%) females with ages ranged from 26 to 55 and a mean of age of 19 years ( $SD = 3.19$ ). Also, 52 (22) were single while 163 (78) were married. Their educational background also varied; 169 (81.7%) had HND/first degree, 37

(17.9%) had M.A./M.Sc./M.Ed. and 9 (0.4%) had SSCE/GCE. In addition, their working experience ranged from 2 to 15 years with a mean of 5.43 years,  $SD = 2.34$ .

Prior to the administration of the questionnaires to participants, the researcher sought and obtained permission from management of the four commercial banks that participated in the study. The purpose of the study was explained to participants as they were also given assurance of confidentiality and anonymity of their identities and responses. Using accidental sampling technique, 256 questionnaires to employees who consented in such a way that averages of 64 questionnaires were administered per bank. 233 were retrieved but 215 were found usable.

### **Instrument**

Validated scales were used to measure the following:

**Job satisfaction** was measured with job satisfaction inventory developed by Akinboye (2002). The scale has 20 items with a sample item “the work I do gives me sense of achievement”. Adeyemo and Afolabi obtained a reliability coefficient of 0.76. A reliability coefficient of 0.74 was obtained in this study. Score above the mean implies that the employee has high job satisfaction.

**Social Support:** was measured a 6-item subscale of social support from the Job Stress Scale (Theorell, 1988). Social support was also rated on a 4-point but separate scale (1 = strongly agree; 4 = strongly disagree). Sample items included: “My co-worker supports me”. Theorell (1988) reported Cronbach’s alpha coefficient 0.85. In the present study, a Cronbach’s alpha of 0.70 while a revalidation for the purpose of this study yielded a Cronbach’s alpha of 0.81. Score above the mean implies that the employee perceived higher social support.

**Emotional intelligence:** was measured using a 30-item self-report Trait Meta-Mood Scale (TMMS) developed by Salovey, Mayer, Goleman, Turvey and Palfai (1995). TMMS measures the core areas of emotional intelligence: emotional attention (13 items), emotional clarity (11 items), and mood repair (6 items). Examples of items are: “Feelings give direction to life” (emotional attention), “I am usually very clear about my feelings” (emotional clarity), and “When I become upset I remind myself of all the pleasures in life” (mood repair). The scale is predicated on a 5-point scale (1 = Strongly Disagree; 5 = Strongly Agree). Using Nigeria sample, Balogun (2012) obtained 0.83 Cronbach’s alphas for the overall scale. Higher scores suggest that the employee has a high level of emotional intelligence.

**Turnover intention:** Turnover intention was measured using a 3 item scale developed by Mobley, Horner and Hollingsworth (1978). The scale measure employees thought of quitting, the intention to search for another job elsewhere and the intention to quit. The scale is scored on a on a 7-point scale ranging from 1 = strongly disagree to 7 = strongly agree. Sample item include: “I think a lot about leaving this organisation”. This author obtained a Cronbach’s alpha of .71 while a revalidation for the purpose of this study yielded a Cronbach’s alpha of .70. Scoreabove the mean indicates that employee has high turnover intention.

## Analysis and Results

Pearson Product Moment Correlation (PPMC) was used to test the relationship among the study variables. The results are presented in table

**Table 1:Mean, SD, and Inter-variable correlations**

Variables	1	2	3	4	6	7	Mean	SD
1. Age	1						24.12	13.21
2. Gender	-.18**	1					-	-
3. Job satisfaction	.60**	-.13*	1				15.45	3.46
4. Social support	.75**	-.11*	.57**	1			17.22	8.54
5. Emotional I	.08	-.01	-.04	-.06	1		81.34	14.34
6. Turnover intention	-.32**	-.03	-.22*	-.34**	-.32**	1	14.55	4.39

Note: \*\*  $P < 0.01$  (2 tailed) \* $P < 0.05$  (2-tailed)  $N = 213$

Key: Emotional I. = Emotional Intelligence

The result in table 1 showed significantpositiverelationship between job satisfaction and turnover intention [ $r(213) = 0.22$ ,  $p < 0.05$ ], implying that the higher the job satisfaction of bank employees, the lowertheir desire to quit.The result also showed that social support had significant negative relationship with turnover intention [ $r(517) = -.34$ ;  $p < 0.01$ ]. This implies that bank employees who reported high social support showed lower tendency of turnover intention. Similarly, the result revealed a significant negative relationship between emotional intelligence and turnover intention [ $r(213) = -0.32$ ,  $p < 0.01$ ]. This implies that the higherthe emotional intelligence of bank employees, the lower their turnover intention.

To test the hypotheses 1 and 2, a multiple regression was conducted. The resultis presented in table 2.



**Table 2: Summary of Multiple Regression Analysis Showing the Independent and Joint Influence of Job Satisfaction, Social Support, and Emotional Intelligence to Turnover Intention**

<i>Variables</i>	<i>Beta</i>	<i>t</i>	<i>P</i>	<i>R</i>	<i>R<sup>2</sup></i>	<i>F</i>	<i>P</i>
Job satisfaction	-0.30*	-5.43	< 0.05				
Social Support	-0.25*	-3.12	<0.05	0.62	0.59	23.43*	< 0.05
Emotional Intelligence	-0.36**	-5.71	<0.01				

*Note: \*P < 0.05, \*\*P < 0.01, N = 215*

Results in table 2, showed that job satisfaction significantly predicted turnover intention ( $\beta = 0.30$ ;  $t = 5.83$ ;  $p < 0.05$ ). This implies that bank employees feel high level of job satisfaction reported low turnover intention. Similarly, social support significantly predicted turnover intention of bank employees ( $\beta = -0.25$ ;  $t = -3.12$ ;  $p < 0.05$ ). This indicates that bank employees who perceive high social support on their job reported low turnover intention. Emotional intelligence also significantly predicted turnover intention ( $\beta = -0.36$ ;  $t = -5.88$ ;  $p < 0.01$ ). This implies that bank employees who have high level emotional intelligence showed lower tendency to quit their job. Therefore, hypothesis 1 was confirmed.

Lastly, as indicated in table 2, all the independent variables when pulled together (i.e., job satisfaction, social support, and emotional intelligence) yield a multiple R of 0.62 and  $R^2$  of 0.59 [ $F(1, 211) = 23.43$ ;  $p < 0.05$ ]. This is an indication that all the independent variables contributed 58% of the variance in turnover intention. Meanwhile, other variables not considered in this study therefore accounts for 41%. Hence, hypothesis 2 was confirmed.

## Discussion

This study examined the influence of job satisfaction, social support, and emotional intelligence on turnover intention of bank employees in Nigeria. Results of this study showed that job satisfaction significantly predicted turnover intention. This result is in line with the findings of Ojedokun, (2008) who reported that the higher the level of employees' job satisfaction the less think of leaving their job. A possible explanation could be that bank employees who are satisfied with their job are always committed and involvement in their job. In Nigeria, job dissatisfaction may not always or necessarily lead to intention to quit, due to the high poverty and unemployment rate in the country. Therefore everybody, including the bank employees, tend to hold firm to what they have got (employment) because new and good jobs are not easy to come by. The study also supported the findings of Purani and

Sahadev (2007) and Adeyemo and Afolabi (2007). They found that employees with long stay at workplace had higher level of job satisfaction and would not incline to quit.

That social support significantly predicted turnover intention concurred with the findings of Bakker, Demerouti, Schaufeli, and Demerouti (2003) and Brough and Frame (2004) that found negative association between social support and turnover intention. A possible explanation could be that bank employees who receive social support such as love, respect, aid at work, information, and money from colleagues or supervisor are more dedicated and committed to their work and are less inclined to leave the organisation than employees who perceive low social support on their job. This finding supported Eisenberger, Stinglhamber, Vandenberghe, Sucharski, and Rhoades (2002) who reported that employees who perceived low levels of perceived organisation, supervisors, and colleagues' supports are less likely to be committed to the organisation and as a result, are more likely to quit their organisation.

That emotional intelligence significantly predicted turnover intention corroborated with the findings of Adeyemo, et al., (2007) who found a significant negative association between emotional intelligence and withdrawal cognition. An important explanation could be that bank employees possessed the ability to recognize their own feelings, others feelings, to differentiate among them, use the information to manage one's thinking and behaviour, understand, adjust, express emotions and adapt to environmental or work pressure. Moreover, they are able to adept at putting themselves in positive affective states to avoid dysfunctional emotions and use them in adaptive ways to alleviate the feeling of frustration than bank employees with low emotional intelligence (Goleman, 2004). This will make them report low level of turnover intention than their counterparts. This finding gained support from the works of previous researcher who reported that the higher the level of emotional intelligence of an individual the less they desire to quit their job (Carmeli, 2003; Ajay, 2009).

Job satisfaction, social support, and emotional intelligence jointly significantly predicted turnover intention. This is an indication that the combined influence of job demands, job satisfaction, social support, and emotional intelligence together has stronger association with turnover intention. An explanation for this finding is that it is easier and possible for bank employee who is not satisfied with his/her job, possesses low level of emotional intelligence and perceived low social support on their job to will show higher tendency to quit.

## **Conclusion and Implications**

The results of this study showed that job satisfaction, social support, and emotional intelligence significantly exert independent and joint influence on bank employees' turnover intention in Nigeria. Findings from this study implicate the need for bank management and human resource personnel to design interventions programmes that can help increase their employees level of job satisfaction, increase or maintain high job autonomy, and good social support that would monitor job demands and detect early warning signs of occupational stress.

The findings of this study also have practical implications for reviewing and updating Nigeria banking reforms and training manuals, specifically in relations to recruitment, selection, placement, and training of bank employees. It is therefore suggested that bank management should include measure of emotional intelligence as part of assessment tools during recruitment. Emotional intelligence training should also form an important area of concentration during training and development exercises of bank personnel.

Lastly, findings from this study would serve as a reference point and stimulate more research in this direction among organisational attitudes researchers and other researchers that are interested in turnover intention among bank employees.

## **Limitations and Future Direction**

Some limitations were noted in this study. Firstly, the study only made use of only 215 participants which may not be enough for generalisation. Secondly, participants were drawn from only four commercial banks in Lagos, Nigeria. Thirdly, data might be open to response set because data were collected using self-report questionnaires.

Other researcher should use larger sample size across various banks in Nigeria. The moderating role of emotional intelligence on the relationship between job stress and turnover intention should be investigated. Other researcher may also embark on comparative study. Moreover, the influence of other variables such as work-family conflict and organisational climate on turnover intention of bank employees' should be considered in future research.

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